

March 5 1984 A 100 O'CHP

As Same Day Recorded &amp; Ex'd per Charles

This form is used in connection with deeds of trust insured under the one- to four-family provisions of the National Housing Act.

PURCHASE MONEY  
DEED OF TRUST

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

THIS DEED, made this 22 day of February  
Kenneth B. Heilman, unmarried, as sole owner

, 19 84, by and between

party of the first part and William L. Kaplan and Grant R. Berning  
as hereinafter set forth, party of the second part:

Trustee,

WHEREAS, the party of the first part is justly indebted unto RYAN FINANCIAL SERVICES, INC.

under the laws of the State of Pennsylvania, a corporation organized and existing  
Sixty Eight Thousand Eight Hundred and NO/100 Dollars (\$ 68,800.00), in the principal sum of  
date at the rate of Eleven and Three Fourths per centum ( 11.75 %) per annum on the  
unpaid balance until paid, for which amount the said party has signed and delivered a certain promissory note bearing even  
date herewith and payable in monthly installments ofx ACCORDING TO THE SCHEDULE ATTACHED TO SAID

NOTE ~~XXXXXX~~ commencing on the first day  
of April, 19 84, and on the first day of each month thereafter until the principal and in-  
terest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on  
the first day of March 1, 2014 DEFERRAL OF INTEREST MAY INCREASE THE  
PRINCIPAL BALANCE TO \$74,014.79

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and interest thereon,  
when and as the same shall become due and payable, and all costs and expenses incurred in respect thereto, including  
reasonable counsel fees incurred or paid by the said party of the second part or substituted Trustee, or by any person hereby  
secured, on account of any litigation at law or in equity which may arise in respect to this trust or the property hereinafter  
mentioned, and of all money which may be advanced as provided herein, with interest on all such costs and advances from  
the date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of the  
premises, and of one dollar, lawful money of the United States of America, to his

in hand paid by the party of the second part, the  
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted and conveyed, and  
does hereby grant and convey unto the party of the second part, as Trustee, its successors and assigns, the following-described  
land and premises, situated in the County of Frederick and State of Maryland, known and distinguished as

Lot numbered (5), in Block numbered One Hundred Twenty Four (124),  
and shown on plat of subdivision entitled "FARMBROOK - PLAT ONE -  
SECT. SEVEN", and recorded among the Land Records of Frederick  
County, Maryland, in Plat Book 26 at Plat No. 159.

RECD FEE 20.00  
MORGAG 2163 #  
#88287 C123 R01 T13:00  
F03/05/84

Also to include: Wall to Wall Carpeting, Range, Refrigerator

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and claim, either at law or  
in equity, or otherwise however, of the party of the first part, of, in, to, or out of the said land and premises.

By the execution of this instrument, Mortgagors, Grantors or parties of the first part (whichever applies) certify and  
acknowledge that prior thereto they have received both a fully executed agreement as to the contractual rate of interest and  
a loan disclosure statement in connection with the loan secured hereby both as required by Article 49 of the Annotated Code  
of Maryland.

TO HAVE AND TO HOLD the said property and improvements unto the party of the second part, its successors and  
assigns in fee simple

IN AND UPON THE TRUSTS, NEVERTHELESS, hereinafter declared; that is to say: IN TRUST to permit said party  
of the first part, or assigns, to use and occupy the said described land and premises, and the rents, issues, and profits thereof,  
to take, have, and apply to and for his sole use and benefit, until default be made in the  
payment of any manner of indebtedness hereby secured or in the performance of any of the covenants as hereinafter  
provided.

AND upon the full payment of all of said note and the interest thereon, and all moneys advanced or expended as herein  
provided, and all other proper costs, charges, commissions, half-commissions, and expenses, at any time before the sale  
hereinafter provided for to release and reconvey the said described premises unto the said party of the first part or assigns, at  
his cost. Prior to the execution and delivery of any partial or complete release, each trustee  
shall be entitled to charge and give a fee of \$5.00, plus 50 cents for Notary's for each release. The right to charge and  
receive said fee shall be limited to two Trustees.

Replaces FHA 2127M dated March 1977, which is obsolete.

STATE OF MARYLAND  
FHA-2127M (10-78)

2000